GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA

UNSTARRED QUESTION NO:1171
ANSWERED ON:28.07.2015
National Crop Insurance Scheme
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Will the Minister of AGRICULTURE be pleased to state:

(a) the salient features of the Modified National Agricultural Insurance Scheme (MNAIS) to provide more relief to the farmers in the country;

(b) the area of land under cultivation of crops covered under the National Crop Insurance Scheme during the last three years along with the amount of premium collected therefrom, crop and State-wise;

(c) the details of the number of farmers covered under Modified Crop Insurance Scheme since inception till date, year crop and State/UT-wise separately;

(d) whether the Government has any proposal to allow select private sector insurance companies to participate in the MNAIS and if so, the details thereof;

(e) the details of the funds allocated for the implementation of the scheme during the last three years and the current year, State-wise; and

(f) whether the Government has received any complaint from farmers regarding non-payment of crop insurance claims, if so, the details thereof along with the steps taken by the Government for proper implementation of these schemes?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE

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(a): The salient features of MNAIS are at Annexure-I.

(b) & (c): State-wise & crop season-wise details of farmers covered, area insured and premium collected under MNAIS since inception are given in Annexure-II.

(d): Private sector general insurance companies have already been allowed to implement the MNAIS.

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(e): States-wise allocation/release is not made under crop insurance schemes. Funds are released to Agriculture Insurance Company of India Ltd. (AIC). Details of funds allocated & released to implementing agency during last three years and current year are given below :

Year Budget Estimates Funds Released
2012-13 1135.00 1549.19
2013-14 2151.00 2551.03
2014-15 2823.00 2598.35
2015-16 2823.00 1353.57
(as on date)

(f): Some complaints about non-payment and delayed payment of claims; under payment of claims on account of incorrect/delayed submission of insurance proposals by banks; unrealistic assessment of crop loss due to large unit area of insurance; delay in providing Government share of funds etc., have been received in the past. As far as possible, all the complaints have been suitably addressed by the Insurer and the Ministry.